Certificate Number: 16339-PAW-DE-038208466

Bankruptcy Case Number: 19-70641



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>February 21, 2024</u>, at <u>9:30</u> o'clock <u>PM EST</u>, <u>Melinda Johnston</u> completed a course on personal financial management given <u>by internet</u> by <u>Second Bankruptcy Course</u>, <u>LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Western District of Pennsylvania</u>.

Date: February 21, 2024 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor